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ALEXANDRA MAYERS
49 GROVE STREET
APT. 5A
NEW YORK, NEW YORK 10014

APR 19 2004

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In re Application of
Michael J. Berardi et al.
Application No. 10/611,563
Filed: June 30, 2003
For: TRANSPARENT TRANSACTION CARD

Dear Ms. Mayers:

You are named as a joint inventor in the above identified United States patent application, filed under the provisions of 35 U.S.C. 116 (United States Code), and 37 CFR 1.47(a), Rules of Practice in Patent Cases. Should a patent be granted on the application you will be designated therein as a joint inventor.

As a named inventor you are entitled to inspect any paper in the file wrapper of the application, order copies of all or any part thereof (at a prepaid cost per 37 CFR 1.19) or make your position of record in the application. Alternatively, you may arrange to do any of the preceding through a registered patent attorney or agent presenting written authorization from you. If you care to join the application, counsel of record (see below) would presumably assist you. Joining in the application would entail the filing of an appropriate oath or declaration by you pursuant to 37 CFR 1.63.

Telephone inquiries regarding this communication should be directed to the undersigned Petitions Attorney at (703) 305-4497. Requests for information regarding your application should be directed to the File Information Unit at 703/308-2733. Information regarding how to pay for and order a copy of the application, or a specific paper in the application, should be directed to Certification Division at 703/308-9726 or 1-800-972-6382 (outside the Washington D.C. area).

Patricia Faison-Ball

Patricia Faison-Ball
Senior Petitions Attorney
Office of Petitions

CC:

SNEL & WILMER (c/o) 1000 University, #1200, Phoenix, AZ 85004
ONE ARIZONA CENTER
400 EAST VAN BUREN
PHOENIX, AZ 85004-0001 (a registered office of the law firm of Snel & Wilmer (2003 price))

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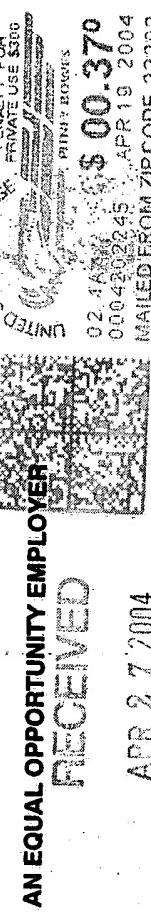
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